Recommendations of Goipuria Committee

505. SHRI MURLIDHAR CHANDRAKANT BHANDARE: Will the Minister of FINANCE be pleased to state:

(a) the main recommendtaions of Goipuria, Committee on Customer Service;

(b) whether RBI has accepted these recommendations; and

(c) how these recommendations are being implemented?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Goiporia Commttee on Customer Service in its report submitted to the Reserve Bank of India (RBI) made wide ranging recommendations (97 in number) covering (I) improvement of customer service by enlarging the scope of teller services, extending banking hours for non-cash trasac-tions, devising appropriate procedures to rended un-interrupted service during business hours, extending facilities for exchage of mutilated and soiled notes, ensuring nomination in all accounts. (II) Opening of specialised branches focussing on international banking, industrial finance, small scale industries: (III) making bank, employees more responsive and customer friendly by Job enrichment, proper training and reward system: (IV) technology upgradation and continuous review of system and procedures in tune with the changing needs of customers: (V) compensating customers for delay in collection of cheques, payment by mail transfer telegraphic transfer, etc.

(b) and (c) RBI issued necessary instructions in January, 1992 advising banks to implement 66 recommendations which did not require any further porcessing and to initiate suitable action on 9 recommendations which requided examination by banks including consultation with employees' organisations. RBI have subsequently issued instructions for implementa-Issued instructions for implementation of 12 more recommendations.

Measures taken by public sector banks to implement these recommendations include issuing of advertisements in national and regional newspapers on rights of customers, designating officers in each bank for customer grievances, installing computers and extending facilities to customers for speedy clearance of cheques and bankdrafts

Variation between devised and actual Budgetary Deficit

506. SHRI MURLIDHAR CHANDRAKANT BHANDARE: Will the Minister of FINANCE be pleased to state:

(a the budgetary deficits during the first two quarters of the current Financial Year;

(b) how these compare with those of the same period during 1991-92 and 1992-93.

(c) whether budgetary deficits are being conitored by Government regularly; and

(d) if so, what are the reasons for variation between revised estimates and actual budgetary deficit?

THE MINISTER OF STATE tN THE; MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) Comparative figures of budgetary deficit as on 30th

June & 30th September for the years 1991-92, 1992-93 and 1993-94 are as under:—

(Rs. crores)

	1991-92	1992-93	1993-94
30th June	11502	7426	15382
30th September	10374	7700	15637

(c) Government is continuously monitoring the doficit position.

(d) There is no synchronisation between the receipts and expenditure. The gap between expenditure receipts tends to be higher in the initial months of the year. Towards the end of the financial yead when rece'pts normally go up, the doficit shows a declining trend. Hence deficit at any particular point of time is not a definite indicator of the year-end deficit, The Revised Estimates for 1993-94 are under preparation and will be presente alongwith the budget estimates for 1994-95.

Excise duty on mill and Powerloom Cloth

507. SHRI PRAGADA KOTAIAH: Will the Minister of FINANCE be pleased to state:

(a) whether representations have been deceived requesting Government to levy normal and additional excise duties on both mill and powerloom cloth sold free of fiscal levies in the form of cut pieces cut to sizes suitable for sarees, pants and shirts;

(b) whether those cut pieces were presented at a meeting with the Union Finance Minister on 19th August, 1992 by an M.P.;

(c) whether it is a fct that an assurance has been given to the Members of Parliament, to take action within one month;

(d) whether the Ministry is aware of the fact that the Prime Minister has expressed the view that cut pieces should be less than one yard; and

(e) if so, the aciton taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) No such representations requesting for levy of duties on both mill mads and powerloom cloth sold as cut pieces have been received.

(b) Yes, Sir.

(c) No, Sir,

(d) This Ministry is not aware of any such view.

(e) Does not arise?

Interest Chared by NABARD on Credit Limits

508. SHRI PRAGADA KOTAIAH: Will the Minister of FINANCE be pleased to state:

(a) the rate of interest charged pres ently on the credit limits sanctioned by the NARARD to the primray wea vers' cooperatives;

(b) whether representations have been received requesting Government for reduction of interest-rate; and

(c) the action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE